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Reserve

FARM AND HOME MANAGEMENT REPORT

A

FOR

21 FARM OWNERSHIP BORROWERS

IN

JACKSON COUNTY

OKLAHOMA

1943

port pre	pared for			*
Mr.	and Mrs.			
		Mr. and Mrs.	Mr. and Mrs.	

An analysis of 21 Farm Family Record Books kept by Farm Ownership Borrowers of the Farm Security Administration in Jackson County, Oklahoma, in 1943.

WAR FOOD ADMINISTRATION

✓ Farm Security Administration
Altus, Oklahoma
July, 1944

ACEL)

Your County Committee is Watching

Many other farm families are placing their applications with the Farm Security Administration for the purpose of securing loans to buy farms in the same way that you bought your farm. The County Committee who selected you must now go through a great many applications and pick out the families who may get a loan. You can see why they are interested in knowing how you are getting along on your farm. If you fail, they know that their judgment was wrong because they signed their names to a statement saying that you were tops in the group of families whose applications were considered. They will be disappointed if something goes wrong on your farm and they will wonder about giving other families the opportunity you were given. We hope you will realize why so many people are interested in seeing you succeed. Your neighbors, your community, and the townspeople are watching and hoping for your success because they realize that you are opening up a new frontier to farm ownership to which they and their friends may some day some. We know you are going to continue to give a good accounting for the people's money which was loaned for the purpose of starting you on the road to farm ownership.

Now, Let's Look at Some Figures

In the table below, we have listed the Net Family Earnings for each of the 21 families whose record books were used in this report. The earnings for your family have been checked with a red pencil. You can then readily see whether you were in the high income group, the medium group, or the low income group. Also how you ranked with the other families.

		Net Famil:	y Earnings	Anny March 2 Things all and the American American	
High Inc	ome Group Earnings	Medium In	come Group Earnings	Low In Rank	come Group Earnings
1 2 3 4 5 6 7	\$ 4,260 3,951 3,183 3,026 3,002 2,698 2,441	8 9 10 11 12 13 14	\$ 2,423 2,394 2,318 2,134 2,092 1,961 1,809	15 16 17 18 19 20 21	\$ 1,744 1,699 1,617 1,500 1,139 1,075 637
Totals Average	\$22,561 \$ 3,226	gas vanagas en or or adales en en estado en en estado en en estado en en entre en en entre en en entre en entre en en entre entre en entre en entre	\$15,131 \$ 2,164		\$ 9,411 \$ 1,345

In the tables in this report (like the one on the opposite page) you will find the averages for other items for these groups of families. The figures for your farm have been tabulated with a pencil in the first column so that you may compare your farm with the average of the others.

Farm and Home Management Report for 21 Farm Ownership Borrowers in Jackson County, Oklahoma, 1943

by

Edgar A. Havens and Blanche Gillmore

It's Your Report

This is your copy of the Farm and Home Management Report for 1943, prepared for borrowers of the Farm Security Administration in Jackson County who are purchasing their farms under the terms of the Bankhead-Jones Farm Tenant Act. It was made possible because you and other FO borrowers kept accurate records of your farm and home operations and made your records available to the Farm Security Administration for analysis and tabulation. We hope the tabulations and comparisons which you will find in this report will be a help to you in carrying on your farm and home operations in the years to come.

The Department of Agriculture is Interested

The United States Department of Agriculture through the Farm Security Administration is responsible for the administration of the Bankhead-Jones Farm Tenant Act. It goes without saying that they are vitally interested in your success. The Department is also interested in the kind of livestock you keep, the way you feed your livestock, and the kind of crops you grow, and the methods you use in producing those crops. If you keep the kind of livestock that pays for feed and you grow the crops that make the best yields in your community, they know that you will have plenty to eat and money to buy the things you need without cutting down on the amount you should pay on your loan.

Congress is Interested

Your Congressman and your Senators passed the Bankhead-Jones Farm Tenant Act to enable farm tenants to become owners. They were responsible for making it possible for us to lend you money to buy your farm. Naturally, they want to know they did the right thing. And the only way they can be sure is to know that you are paying the money back and that you are really becoming a "farm owner". This report indicates that you are doing an excellent job of paying off your loans and at the same time setting a pattern of farm ownership which other families in the future will want to follow.

Table I.- Farm Income, Expenses and Investments on 21 Farm Owner-ship Farms in Jackson County, Oklahoma, in 1943.

		na de la composição de	
	Average	Average	Average
Item . Your farm	21 farms	high	low
a Cob III	+ OI IIIO	112611	
Net Family Earnings \$	\$ 2,243	\$ 3,226	\$ 1,345
Increase in Net Worth \$	\$ 915	1,887	-, 84
Farm Products for Home Use	497	529	520
Cash Living Expenses	831	810	909
Total Cash Income \$	\$ 4,287	\$ 5,050	\$ 3,549
Farm Expenses	1,982	2,386	1,592
Net Cash Farm Income \$	\$ 2,305	\$ 2,664	\$ 1,957
Feed Inventory 12-31-43 \$	\$ 526	\$ 530	\$ 362
Livestock Inventory 12-31-43	1,016	1,070	929
Farm Equipment Inventory "	1,491	1,757	1,227
Total Working Capital \$	\$ 3,033	\$ 3,357	\$ 2,518
Original FO Loan \$	\$ 8,372	\$ 8,143	\$ 8,512
Total Farm Investment \$	\$11,405	\$11,500	\$11,030
Acres in Farm	182	205	157
Acres in Crops	141	149	135
Number in Family	3.7	3.9	3.7
Annual Installment \$	\$ 362	352	368
1943 Actual Payment	941	1,487	385
Farm Income Per Acre \$	\$ 23.56	\$ 24.66	\$ 22.60
Farm Expense Per Acre	10.89	11.65	10.14
Net Cash Farm Income Per Acre\$	\$ 12.67	\$ 13.01	\$ 12.46
Net Worth at Beginning of Yr.\$	\$ 5,570	\$ 6,017	\$ 4,793
Net Worth at End of Year \$	\$ 6,485	\$ 7,904	\$ 4,709
Average Years of Loan	2.8	2.7	2.9

It Pays to Know Just How We Stand

It is hard for us to tell whether we have done a good job of farming or just a fair job unless we have some basis for comparing our records with the records of others. If we really know that someone else has made twice or three times as much wheat per acre as we made, we have a feeling that there might be a place to go to learn something about raising wheat. If we know that some family made their hens lay 200 eggs per hen, we know that there is a place to go to find out about poultry. Had you ever thought what a fine farm you would have if you could handle each enterprise on your farm as well as the most successful family on each enterprise within a ten-mile radius from your farm? We can't tell you the records of any one family. That information is confidential. We know you wouldn't want us to tell other families about your business, so in just the same way, we do not want to tell you about their business. But we can put the figures together as averages and tell you what the better farmers are doing.

The High Income Group Points the Way

One of the fundamental rules of success on a farm is to be able to do the things that pay off best in your particular type of farming area. This is called "Farm Organization" or "Selection of Enterprises". If the high income group feels it is profitable to milk more cows, then wouldn't it stand to reason that more cows ought to be milked? And if the high income group can make \$56 per acre land produce more income than the low income group can get from \$70 land, wouldn't there be even more reason to take a tip from the high income families?

More Livestock and More Crops

Table II indicates that the high income group of families sold \$2,256 worth of livestock and livestock products compared with the sales of only \$1,707 on the low income farms. In addition to that, the high income group also sold one-fourth more dollars worth of crops. How did they do it? How did they get more wheat per acre? How did they get more income from the feed they fed their livestock? How many farms have you been to visit this past year? Did you get a chance to go to Stillwater to any of the "Days" like the "Dairy Day", "Feeder's Day", or "Open House at the Field Crops and Soils Plots?" Did you get down to Guthrie to see the splendid work in Soil Conservation that is going on down there? There were a lot of the best farmers looking over that work, and they were telling each other how to do a better job of farming all the time they were looking at what the Station plots showed as sound practices. Changes in methods of farming are coming thick and fast, and it is no small job to keep up to date. At least ten days each year should be set aside for group meetings, farm tours, planning meetings, and other ways of "keeping up-todate". It takes more brains than brawn to run a farm successfully now a days.

Table II.- Cash Farm Income on 21 Farm Ownership Farms in Jackson County, Oklahoma, in 1943.

Item	. Your	Average 21 farms	Average 7 high	Average 7 low
Net Family Earnings	\$	\$ 2,243	\$ 3,226	\$ 1,345
Dairy product sales	\$	771	1,233	606
Egg sales		309	284	334
Poultry sales		45	36	34
sales		0	0	0
Hog sales	A	221	228	151
Cattle sales		534	475	582
Other livestock sales		9	0	0
income		0	. 0	0
Crop sales		1,898	1,930	1,506
AAA payments		173	162	185
Gravel, timber, etc.		159	452	0
Other farm income		0	0	0
income		0	0	0
Work off farm		114	146	123
Other not from farm		35	47	28
income		O	. 0	0
1943 income yet to come		19	57	0
Total Cash Income	\$	\$ 4,287	\$ 5,050	\$ 3,549
Total Livestock Income	\$	\$ 1,889	\$ 2,256	\$ 1,707
Total Crop Income	\$	\$ 1,898	\$ 1,930	\$ 1,506
Total All Other Income	\$	\$ 500	\$ 864	\$ 336

What Expenses Are Profitable?

The problem of what to spend money for becomes more and more vexing as we get away from a "live-at-home" type of farm, a "family-type farm".

Farm operating expenses required more than one-half of all the gross cash income. It takes pounds and pounds of pennies to keep a tractor going, and those pennies soon add up to dollars. Each expenditure must be watched carefully. The high income group spent \$2.47 more per acre in producing their crops. As we check down the list of expenses, we find that the high income group spent \$676 for feed compared with only \$353 on the low income farms. The higher auto, truck, tractor, and machinery expenses indicates a higher degree of mechanization on the high income farms. Do you suppose this is one of the reasons the high income group found time to produce about twice as much milk as the lower income group produced?

How Much Feed Should be Purchased?

It is always a difficult task to buy the other fellow's feed and make a profit, yet on a small farm this is sometimes the only avenue open for a larger volume of business per acre -- that task of providing all members of the family with something profitable to do each day of the year. Only livestock enterprises which return a very high income for each hundred dollars' worth of feed fed have a place on a family-type farm such as FO families operate. This means a trend towards dairy and hens as major livestock entererises. A study of the incomes in this report indicates that this trend is being followed. But, perhaps there needs to be some tightening up on efficiency. The high income group probably did not hold back on buying that last two or three hundred pounds of feed which means the difference between profit and loss. It would be very interesting to know just how much income the two groups of farms received from each hundred dollars' worth of feed fed. Perhaps next year we can take a little extra time and find out this information from your records. We believe it would do much to explain the difference in efficiency between the high and low income groups.

What About Higher Yields Per Acre?

The records indicate that the high income group not only sold more livestock, but also sold more crops. How did they do it? Did they get more rain, or less rain? Did they have most of their land planted to wheat, or did they have some alfalfa? And what yields did they get per acre? We don't have any information on that problem, and it is quite important. Perhaps next year this information will be available.

Table III. - Farm Expenses on 21 Farm Ownership Farms in Jackson County; Oklahoma, in 1943.

Item		Average	Average 7 high	Average 7 low
Net Family Earnings	\$	\$ 2,243	\$ 3,226	\$ 1,345
Feed purchases	\$	466	\$ 676	\$ 353
Crop expense		256	262	213
Livestock expense	X42	65	59	,77
Auto & truck expense	·	197	231	185
Tractor expense		237	287	201
Machinery repair		44	55	33
Hired labor		554	602	414
Taxes		114	120	95
Insurance		0	0	0
Building and fence repairs		19	24	16
Interest other than FO		5	0	1
Other Income Tax, etc.		25	70	. 4
Total Farm Expenses	\$	\$ 1,982	\$ 2,386	\$ 1,592
Total Livestock Income	\$	\$ 1,889	\$ 2,256	\$ 1,707
Per Cent Spent for Feed		25%	30%	21%
Total Expense Less Feed & Livesucck Expense	\$	\$ 1,431	\$ 1,651	\$ 1,168
Crop Acres		141	149	135
Crop Expense Per Acre	\$	\$ 10.29	\$ 11.08	\$ 8.61

Family Living Takes Cash Too

Cash Family Living expenses accounted for what was done with almost 1/5 of all cash income received in 1943. It is no small responsibility to spend that much money wisely. Each expenditure requires careful analysis. It requires making a decision between buying something for use this year and saving the money by paying it in on the FO loan. What is a fair amount of earnings to spend for family living? Table IV has been prepared for your use in comparing your family expenses with the averages of all families—the high income group, and the low income group. In making comparisons of family living expenses, the number in the family is a very important factor. For that reason, the lower part of the table has been prepared to show the various items of family living on a "per person" basis. The low income group spent more money per person than the high income group. Do you suppose they spent more than they should in proportion to their earnings? Cash living expenses took almost 2/3 of their earnings for the year. This is something for each family to consider thoughtfully.

Producing Food for Home Use Helps

By good planning and management, we should be able to produce 75 to 85% of our food on our farms. The average family produced 65% of its food at home; however, several produced more than 75%. If the figures are low for your farm, there is still time to make changes that will put you over the top in 1945. Your family will need abundant health this year to make its greatest contribution to an early peace. The best way to have that abundant health is through the daily eating of a balanced diet, and the surest way to have it to eat is to produce it. At a "Save the Soil Clinic" in Oklahoma City recently, Dr. W. A. Albrecht, of the University of Missouri, pointed out our rich prairie soils along the 97th meridian as the "protein basket" of the world. He also pointed out that our soils were rich in minerals, much richer than the soils to our east and south in the higher rainfall areas. Now why should we buy tomatoes and beans and corn from areas of worn-out soils. If there is any area in the United States where good foods--rich in protein, vitamins, and minerals--can be grown, it is right here in Jackson County. Producing food at home not only means a great saving in money, but, to us with our favored soils and climate, it means more healthful foods.

There is "Food for Thought" in the Tables

You will probably find many more interesting items of comparison as you study through the tables in this report. Time and space does not permit an elaboration of the details. The facts are there, however, and time spent studying them will pay better dividends per hour than anything else you will probably do during the entire year. The time has now come in our "changing farming world" where a pencil is the most important implement on the farm. It is the "guide stick" that helps us determine what is best for the years ahead. The splendid record which FO families are making indicates that pencils, plans, and records are being used effectively. A pattern of "farm ownership" is being set by you folks which other farm families may use as a model for building their farm plans. Agriculture will be on a sounder basis in the years to come because of your thinking and planning and your counseling together with your neighbors.

Table IV.- Family Living Expneses on 21 Farm Ownership Farms in Jackson County, Oklahoma, in 1943.

Family Net Earnings \$ \$2 Cash Living Expenses: Food \$ \$ \$ Clothing Personal Care Medical Care Household Operating Minor Housing Minor Furnishings & Equipment School, Church, Recreation, etc. Life Insurance Other Living Expense Total Cash Living Expense \$ \$ Farm Products for Home Use \$ \$	verage	Average	Average
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Farm Products for Home Use \$ \$ Total Family Living Costs \$ \$ Total Food Costs \$ \$ Percent of Food from Farm \$ Number in Family \$ Cash Living Expense Per Person: Food \$ \$ Clothing Personal Care Medical Care Household Operating Minor Housing Minor Furnishings & Equipment School, Church, Recreation, etc. Life Insurance Other Living Expense Per Person \$ \$ Farm Products for Home Use Per Person\$	1	1	
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Total Family Living Costs \$ \$1 Total Food Costs \$ \$ Percent of Food from Farm \$ Number in Family \$ Cash Living Expense Per Person: \$ Food \$ Clothing Personal Care Medical Care Household Operating Minor Housing Minor Furnishings & Equipment School, Church, Recreation, etc. Life Insurance Other Living Expense Per Person \$ Total Cash Living Expense Per Person \$ Farm Products for Home Use Per Person \$	497	\$ 529	\$ 520
Percent of Food from Farm Number in Family Cash Living Expense Per Person: Food Clothing Personal Care Medical Care Household Operating Minor Housing Minor Furnishings & Equipment School, Church, Recreation, etc. Life Insurance Other Living Expense Total Cash Living Expense Per Person \$ \$ \$ Farm Products for Home Use Per Person\$	31,328	\$1,339	\$1,429
Number in Family Cash Living Expense Per Person: Food Clothing Personal Care Medical Care Household Operating Minor Housing Minor Furnishings & Equipment School, Church, Recreation, etc. Life Insurance Other Living Expense Total Cash Living Expense Per Person \$ \$ Farm Products for Home Use Per Person\$	761	\$ 768	\$ 831
Number in Family Cash Living Expense Per Person: Food Clothing Personal Care Medical Care Household Operating Minor Housing Minor Furnishings & Equipment School, Church, Recreation, etc. Life Insurance Other Living Expense Total Cash Living Expense Per Person \$ \$ Farm Products for Home Use Per Person\$	65%	69%	63%
Cash Living Expense Per Person: Food Clothing Personal Care Medical Care Household Operating Minor Housing Minor Furnishings & Equipment School, Church, Recreation, etc. Life Insurance Other Living Expense Total Cash Living Expense Per Person \$ \$ Farm Products for Home Use Per Person\$	7 P	3.9	3.7
Food Clothing Personal Care Medical Care Household Operating Minor Housing Minor Furnishings & Equipment School, Church, Recreation, etc. Life Insurance Other Living Expense Total Cash Living Expense Per Person \$ Farm Products for Home Use Per Person\$ \$	3.7	0. 7	3.1
Clothing Personal Care Medical Care Household Operating Minor Housing Minor Furnishings & Equipment School, Church, Recreation, etc. Life Insurance Other Living Expense Total Cash Living Expense Per Person \$ \$ Farm Products for Home Use Per Person\$ \$	72	\$ 62	\$ 84
Personal Care Medical Care Household Operating Minor Housing Minor Furnishings & Equipment School, Church, Recreation, etc. Life Insurance Other Living Expense Total Cash Living Expense Per Person \$ \$ Farm Products for Home Use Per Person\$ \$	47	47	47
Medical Care Household Operating Minor Housing Minor Furnishings & Equipment School, Church, Recreation, etc. Life Insurance Other Living Expense Total Cash Living Expense Per Person \$ \$ Farm Products for Home Use Per Person\$ \$	13	11	13
Household Operating Minor Housing Minor Furnishings & Equipment School, Church, Recreation, etc. Life Insurance Other Living Expense Total Cash Living Expense Per Person \$ \$ Farm Products for Home Use Per Person\$ \$	18	10	35
Minor Housing Minor Furnishings & Equipment School, Church, Recreation, etc. Life Insurance Other Living Expense Total Cash Living Expense Per Person \$ \$ Farm Products for Home Use Per Person\$ \$	24	24	23
Minor Furnishings & Equipment School, Church, Recreation, etc. Life Insurance Other Living Expense Total Cash Living Expense Per Person \$ \$ Farm Products for Home Use Per Person\$ \$	2	3	1
School, Church, Recreation, etc. Life Insurance Other Living Expense Total Cash Living Expense Per Person \$ \$ Farm Products for Home Use Per Person\$ \$	8	5	10
Life Insurance Other Living Expense Total Cash Living Expense Per Person \$ \$ Farm Products for Home Use Per Person\$ \$	33	33	29
Other Living Expense Total Cash Living Expense Per Person \$ \$ Farm Products for Home Use Per Person\$ \$	10	15	3
Total Cash Living Expense Per Person \$ \$ Farm Products for Home Use Per Person\$ \$			-
Farm Products for Home Use Per Person\$ \$	3 227	\$ 210	\$ 245
		\$ 137	\$ 140
Total ramity biving cost fer ferson 5		\$ 347	\$ 385
Total Food Per Person \$\$	A	\$ 199	\$ 224

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